

Monthly Expenses

Category	Estimated Monthly Expenses	Adjusted Expenses	Actual Expenditure
Fixed Expenses			
Rent/Mortgage			
2nd Mortgage / Home Equity Loan			
Lot Rent / Subdivision / Condo Fee			
Homeowner's / Renter's Insurance			
Savings			
Car Payment / Lease			
Second Car Payment / Lease			
Student Loans			
Alimony / Child Support			
Child Care			
Medical Insurance			
Life Insurance			
Cable Television			
Checking Account Fees			
Professional or Service Org. Dues			
Home Security System			
Secured Loans / Credit Card payments			
Total Fixed Expenses			
Variable Expenses			
Electric			
Gas / Propane / Wood			
Local Telephone			
Long Distance			
Cellular Phone / Pager			
Garbage			
Water			
Sewer			
Groceries (Food only)			
Personal Hygiene Items			
Household / Paper, Cleaning Products			
Tobacco / Alcohol			
Food at Work			
Gasoline			

Monthly Expenses

Category	Estimated Monthly Expenses	Adjusted Expenses	Actual Expenditure
Bus, Car Pool, Parking			
Laundromat / Dry Cleaning			
Barber / Beauty Shop / Nails			
Newspaper / Magazines			
School Lunches			
Children's Allowance / Spending Money			
Recreation			
Dining Out			
Lessons (dance, music, etc.) / Sports Fees			
Pet Expenses (food, vet, etc.)			
Postage			
Church / Charity			
Total Variable Expenses			
Periodic Expenses			
Car Repair / Maintenance			
Car Insurance			
Tuition / Books / Supplies			
Doctor / Dentist			
Medications / Prescriptions			
Eyeglasses / Contact Lenses			
Clothing / Shoes			
Home Repair / Maintenance			
Appliance Repair / Maintenance			
Gifts (birthdays, holidays, etc.)			
Total Periodic Expenses			
Income			
Wages / Tips			
Child Support / Alimony			
TANF / SSI / Social Security, etc.			
Total Net Income			
Total Expenses			
Total Excess / Deficit			